

Information to identify the case:

Debtor 1	Charles Morelli	Social Security number or ITIN	xxx-xx-1804
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-33664-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles Morelli

8/23/23

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Charles Morelli
Debtor

Case No. 17-33664-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 23, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2023:

Recip ID	Recipient Name and Address
db	#+ Charles Morelli, 1 Lorelei Drive, Howell, NJ 07731-2845
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517302936	+ 1235 Westlakes Drive, Suite 400, Berwyn, PA 19312-2416, Attn: Lev Kalman
517302974	+ First American Title Insurance Company, 1235 Westlakes Drive, Suite 400, Berwyn, PA 19312-2416, Attn: Lev Kalman, Esq.
517192086	+ First American Title Insurance Company, 50 Millstone Road, Building 200, Suite 150, East Windsor, NJ 08520-1415
517192088	#+ Kimberly Morelli, 1 Lorelei Drive, Howell, NJ 07731-2845
517192091	+ Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
517192093	+ Riker Danzig Scherer Hyland & Perretti, Headquarters Plaza, One Speedwell Avenue, Morristown, NJ 07960-6838
517268220	+ TD Bank, N.A., c/o Richard J. Tracy, III, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
517192097	+ U.S. Department of Education, P.O. Box 9003, Niagara Falls, NY 14302-9003

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 23 2023 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 23 2023 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: rmcdowell@slgcollect.com	Aug 23 2023 20:31:00	Affinity Federal Credit Union, c/o Saldutti Law Group, 1040 North Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925
517392185	+ Email/Text: rmcdowell@slgcollect.com	Aug 23 2023 20:31:00	Affinity Federal Credit Union, c/o Saldutti Law Group, 1040 Kings Highway N., Suite 100, Cherry Hill, NJ 08034-1925
517192082	+ Email/Text: bankruptcyare@affinityfcu.com	Aug 23 2023 20:31:00	Affinity Federal Credit Union, 73 Mountainview Boulevard, Basking Ridge, NJ 07920-2332
517192083	EDI: CAPITALONE.COM	Aug 24 2023 00:24:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517256241	EDI: CAPITALONE.COM	Aug 24 2023 00:24:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517267760	+ EDI: IRS.COM	Aug 24 2023 00:24:00	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
517192084	+ Email/Text: electronicbkydocs@nelnet.net	Aug 23 2023 20:31:00	Dept. Of Ed/Nelnet, 3015 Parker Road, Suite 400,

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			Aurora, CO 80014-2904
517192085	Email/Text: edbknotices@ecmc.org	Aug 23 2023 20:31:00	Dept. Of Education, P.O. Box 105028, Atlanta, GA 30348-5028
517192089	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 23 2023 20:30:00	Kohl's, P.O. Box 3115, Milwaukee, WI 53201-3115
518187043	+ Email/Text: flyersprod.inbound@axisai.com	Aug 23 2023 20:31:00	MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, MTGLQ Investors, LP, c/o Rushmore Loan Management Services 92619-2708
518187042	Email/Text: flyersprod.inbound@axisai.com	Aug 23 2023 20:31:00	MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
517192090	Email/Text: electronicbkydocs@nelnet.net	Aug 23 2023 20:31:00	Nelnet, Inc., Claims, P.O. 82505, Lincoln, NE 68501-2505
517192092	EDI: PRA.COM	Aug 24 2023 00:24:00	Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502
517328731	EDI: PRA.COM	Aug 24 2023 00:24:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517346425	EDI: PRA.COM	Aug 24 2023 00:24:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
517192094	Email/Text: bankruptcy@savit.com	Aug 23 2023 20:31:00	Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250
517192095	EDI: RMSC.COM	Aug 24 2023 00:24:00	Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061
517193275	+ EDI: RMSC.COM	Aug 24 2023 00:24:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517192096	EDI: TDBANKNORTH.COM	Aug 24 2023 00:24:00	TD Bank, 32 Chestnut Street, Lewiston, ME 04240
517224297	+ Email/Text: electronicbkydocs@nelnet.net	Aug 23 2023 20:31:00	U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911
518431532	^ MEBN	Aug 23 2023 20:29:16	US Bank NA, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
518431533	^ MEBN	Aug 23 2023 20:29:17	US Bank NA, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501, US Bank NA, c/o SN Servicing Corporation 95501-0305
517261613	+ EDI: WFFC2	Aug 24 2023 00:24:00	Wells Fargo Bank, N.A., Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
517192098	+ EDI: WFFC2	Aug 24 2023 00:24:00	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517192087	##+	First Credit Services, 377 Hoes Lane, Suite 200, Piscataway, NJ 08854-4155
517261994	##+	TD Bank, N.A., c/o Schiller, Knapp,, Lefkowitz & Hertzell, LLP, 950 New Loudon Road, Latham, NY 12110-2190

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MTGLQ Investors LP dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jason Brett Schwartz	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Chalet Series IV Trust jschwartz@ecf.courtdrive.com bankruptcy@friedmanvartolo.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Chalet Series IV Trust bankruptcy@friedmanvartolo.com jschwalb@ecf.courtdrive.com
Joseph Casello	on behalf of Debtor Charles Morelli jcasello@cvclaw.net jcasello627@gmail.com
Kevin Gordon McDonald	on behalf of Creditor MTGLQ Investors LP kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca K. McDowell	on behalf of Creditor Affinity Federal Credit Union rmcowell@slgcollect.com anovoa@slgcollect.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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